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PATENT  
Attorney Docket No.: 020375-000210US

TOWNSEND and TOWNSEND and CREW LLP

By: /Cindy M. Keefe/  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Cheryl L. Neofytides, et al.

Application No.: 10/045,633

Filed: October 26, 2001

For: AUTOMATED GROUP  
PAYMENT

Confirmation No.: 9801

Examiner: Dass, Harish T.

Art Unit: 3692

FIFTH SUPPLEMENTAL  
INFORMATION DISCLOSURE  
STATEMENT UNDER 37 CFR §1.97 and  
§1.98

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references [in compliance with the requirements of 37 CFR §1.98(a)(2)] are enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom. This application is related to U.S. Patent Application 09/613,615 filed July 11, 2000; U.S. Patent Application 10/021,292 which is now U.S. Patent No. 7,249,098; U.S. Patent Application 10/336,657 filed January 2, 2003; U.S. Patent Application 10/045,632 filed October 26, 2001; U.S. Patent Application 11/536,788 filed September 29, 2006; U.S. Patent Application 11/536,803 filed September 29,

2006; U.S. Patent Application 10/336,149 filed January 2, 2003; and U.S. Patent Application 10/046,654 filed October 26, 2001. Examiner should make note of references cited in these related applications and the proceedings therein.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

/Tadd F. Wilson/

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